

**DECLARATION OF COREY COPELAND**

1  
2 1. My name is Corey Copeland. I reside in Bridge City, Texas. I am over  
3 18 years old. The following statements are within my personal knowledge.

4 2. My wife and I own a home in Texas. Freedom Mortgage (“Freedom  
5 Mortgage”) has been my mortgage lender since 2019, when we purchased the home.  
6 Originally, the interest rate on my mortgage was approximately 5%, and my monthly  
7 payments to Freedom Mortgage were approximately \$2,300 per month.

8 3. In mid-2021, I began to look for ways to lower my monthly mortgage  
9 payments. I had previously reached out to Freedom Mortgage to explore the  
10 possibility of a forbearance but wasn’t able to move forward with that option.

11 4. In June 2021, I was contacted by several companies offering mortgage  
12 relief services. On or about June 14, 2021, I received a telephone call from someone  
13 named “Kate” at Golden Home Services America (“GHSA”). Kate told me that  
14 GHSA was a mortgage company that was working with the government to restructure  
15 peoples’ mortgages and provide lower interest rates because of the COVID-19  
16 pandemic.

17 5. Kate told me they worked “hand in hand” with Freedom Mortgage and  
18 she knew my personal identifying information, including my social security number,  
19 my Freedom Mortgage account number, monthly payment amount, and total balance  
20 due. Consequently, I believed that GHSA was affiliated with or working directly  
21 with Freedom Mortgage.

22 6. Kate did not inform me that GHSA wasn’t associated with the  
23 government or my lender, and did not inform me that my lender may not agree to  
24 change the terms of my mortgage.

25 7. Kate did not inform me of the total cost of GHSA’s services. Instead,  
26 she stated that I would have to keep making monthly payments to GHSA until the  
27 modification process was complete, which would take three to four months. Kate  
28 told me that after the modification was completed, I would resume making monthly

1 payments to Freedom Mortgage, but the monthly payments would be \$600-\$700  
2 lower than my original monthly payments.

3 8. Kate told me that my Freedom Mortgage account had been placed in a  
4 non-payment status and instructed me to not communicate directly with Freedom  
5 Mortgage or send payments to them. Kate did not inform me of any negative  
6 consequences that could result from doing so. Based on Kate's statements to me, I  
7 believed that I could stop making payments directly to Freedom Mortgage without  
8 incurring a delinquent or default status, incurring penalties or fees, or otherwise  
9 negatively impacting my credit score.

10 9. Shortly after my conversation with Kate, GHSA sent me a packet of  
11 documents to fill out and return. The documents were similar to the types of  
12 documents I had previously filled out for Freedom Mortgage.

13 10. After I signed and returned the paperwork, I received telephone call  
14 from someone at GHSA, informing me of my payment schedule. The first payment  
15 was to be \$2,012.11; the second payment was to be \$1,811.89; and the third payment  
16 was to be \$1,607.03. Thereafter, my monthly mortgage payments would be  
17 \$1567.55. I also received an invoice stating the same. (A true and correct copy of  
18 that invoice redacted to remove my loan account number, is attached hereto as  
19 Attachment A.)

20 11. I do not usually have access to personal checks from my bank and I am  
21 not able to go to the bank and/or post office during weekday business hours, so my  
22 mother, Mary Copeland, helped me with sending payments to GHSA. On or about  
23 July 8, 2021, my mother wrote a check payable to GHSA in the amount of \$2,012  
24 and mailed the check to GSHA. (A true and correct photocopy of the July 8, 2021,  
25 check redacted to remove the payee address and account number, is attached hereto  
26 as Attachment B.) I subsequently reimbursed my mother for this payment.

1           12. On or about August 6, 2021, my mother wrote a check payable to GHSA  
2 in the amount of \$1,811 and sent the check to GSHA. (A true and correct photocopy  
3 of the July 8, 2021, check redacted to remove the payee address and account number,  
4 is attached hereto as Attachment C.) I subsequently reimbursed my mother for this  
5 payment.

6           13. On or about September 3, 2021, I received an email from Kourtney Cruz  
7 (“Cruz”) whose email address was kourtney@goldenhomeservicesamerica.com.  
8 Attached to the email were an invoice for my next payment, and a pre-paid Fedex  
9 label addressed to GHSA at 3580 Wilshire Blvd Suite #900-39, Los Angeles CA  
10 90010. (A true and correct copy of Cruz’s September 3, 2021, email and attachments  
11 redacted to remove my email address, home address, and phone number, is attached  
12 hereto as Attachment D.)

13           14. On or about September 7, 2021, my mother wrote a check payable to  
14 GHSA in the amount of \$1,607 and sent the check to GSHA using the prepaid Fedex  
15 label provided. (A true and correct photocopy of the September 7, 2021, check  
16 redacted to remove the payee address and account number, is attached hereto as  
17 Attachment E.) I subsequently reimbursed my mother for this payment.

18           15. On or about October 4, 2021, I received an email from Liam Hunt  
19 (“Hunt”) whose email address was liam@goldenhomeservicesamerica.com.  
20 Attached to the email was a prepaid Fedex label addressed to GHSA at 3580 Wilshire  
21 Blvd Suite #900-39, Los Angeles CA 90010. (A true and correct copy of Hunt’s  
22 October 4, 2021, email and attachment redacted to remove my email address, home  
23 address, and phone number, is attached hereto as Attachment F.)

24           16. On or about October 5, 2021, my mother wrote a check payable to  
25 GHSA in the amount of \$1,567 and sent the check to GSHA using the prepaid Fedex  
26 label provided. (A true and correct photocopy of the October 5, 2021, check redacted  
27 to remove the payee address and account number, is attached hereto as Attachment  
28 G.) I subsequently reimbursed my mother for this payment. On or about October

1 29, 2021, I received an email from Monica Dolen (“Dolen”) whose email address was  
2 monica@goldenhomeservicesamerica.com. Attached to the email was a prepaid  
3 Fedex label addressed to GHSA at 3580 Wilshire Blvd Suite #900-39, Los Angeles  
4 CA 90010. (A true and correct copy of Dolen’s October 29, 2021, email and  
5 attachment redacted to remove my email address, home address, and phone number,  
6 is attached hereto as Attachment H.)

7 17. In November 2021, I became concerned that the process was taking so  
8 long. I looked up GHSA on the Better business Bureau website and saw numerous  
9 consumer complaints against them. I called Freedom Mortgage’s automated  
10 customer service line and learned that I had a balance due of \$11,000. I called GHSA  
11 and asked for a refund of the money I paid them. The woman I spoke with was very  
12 rude and even cursed at me.

13 18. Following that phone conversation, I received a telephone call from a  
14 man who said he was the CEO of GSHA. I recorded this conversation. (A true and  
15 correct transcript of the recording, is attached hereto as Attachment I.)

16 19. In this conversation, the man told me that the loan modification process  
17 was taking longer than GSHA had originally promised me because of COVID-related  
18 impacts on the mortgage companies, the IRS, and my mortgage servicer. He also  
19 blamed Freedom Mortgage for being involved in other litigation.

20 20. The man on the phone assured me that the monthly payments I had been  
21 making to GSHA were being applied to my mortgage loan, and that my mortgage  
22 was being reported as current and in good standing with my investor and the federal  
23 government. He told me that the \$11,000 balance due on my Freedom Mortgage  
24 account would be forgiven under the CARES Act.

25 21. The man on the phone warned me that if I did not continue to make  
26 monthly payments to GHSA, my investor would “re-evaluate” our agreement. I  
27 understood this to mean that if I did not continue making monthly payments to  
28 GHSA, I would not longer receive the benefits GSHA had promised under our

1 agreement, namely a lowered interest rate, lowered monthly payments, and a lowered  
2 balance.

3 22. Despite GHSA's instructions not to, I reached out to Freedom Mortgage  
4 directly. A Freedom Mortgage representative informed me that they had received a  
5 cease-and-desist letter and third party authorization form from GHSA, and  
6 consequently they had not reached out to me directly despite not receiving payment  
7 for several months. This was the first time I learned of the cease-and-desist letter and  
8 third party authorization form, which I had not asked for or authorized. I had to make  
9 several calls and send emails to Freedom Mortgage to get the cease-and-desist letter  
10 removed from my account. A Freedom Mortgage representative told me that they do  
11 not work with GHSA, and that my loan was not in a non-payment status.

12 23. Representatives from GSHA continued to call me to ask for additional  
13 payments. I did not make any more payments to GHSA. I asked for a refund on  
14 several occasions, but to date they have not responded to my requests.

15 24. In total, I paid GHSA \$6,997. I have requested a refund on several  
16 occasions, but to date GHSA has refused to return any of the payments I made to  
17 them.

18 25. In addition to the money I lost to GHSA, I have missed multiple  
19 payments on my mortgage which I now have to make up. I have spent a significant  
20 amount of time and effort trying to get back on track with my mortgage with  
21 Freedom Mortgage.

22  
23 I declare under penalty of perjury that the foregoing is true and correct.

24 Executed at BridgeCity, Texas on 7-14-2022, 2022.

25  
26   
27 COREY COPELAND  
28

# ATTACHMENT A



DocuSign Envelope ID: 4C1C1523-0A6E-44C1-BF9A-583F9C8D1974

Golden Home Services America

INVOICE

3580 Wilshire Blvd suite #900-39  
Los Angeles, Ca, 90010  
Phone: (800)818-1547 Fax: (213) 279-2512

LOAN # [REDACTED]

FOR: Loan Restructure  
Compliance Audit

DESCRIPTION	QUANTITY	AMOUNT
LOSS MITIGATION / NPV ADJUSTMENT / LOGISTICS ANALYSIS MITIGATION/ BPO/ POSTPONEMENT	INVESTOR ALLOC	
JUNE 21ST, 2021	1	\$ 2,012.11
JULY 07TH, 2021	1	\$ 1,811.89
AUGUST 07TH, 2021	1	\$ 1,607.03
SEPTEMBER 07TH, 2021/OCTOBER 07TH, 2021	2	\$ 1,567.55
TOTAL DUE		\$APPL

HOW TO MAKE A PAYMENT:

Certified Funds Only; Cashier's Check or Money Order

Make payable to: **Golden Home Services America**

3580 Wilshire Blvd suite #900-39

Los Angeles, California 90010

Please Fax or Email Conformation Fax: (213) 279-2512

Email: [support@goldenhomeservicesamerica.com](mailto:support@goldenhomeservicesamerica.com)

\*\*\*\*\*Late payments will be subject to a late penalty of up to \$150 dollars\*\*\*\*\*

DocuSign Envelope ID: 4C1C1523-0A6E-44C1-BF9A-583F9C8D1974



# ATTACHMENT B



GERALD W. COPELAND  
MARY B. COPELAND88-1198  
1131 17

2305

SOUR LAKE, TX 77659

DATE 7-08-2021

PAY TO  
THE ORDER OFGolden Home Services  
Two thousand twelve

\$2012.00

DOLLARS

Security Features  
Included  
Details on BackCommunityBank  
OF TEXAS  
www.communitybankoftx.com

Mary Copeland

MEMO

GERALD W. COPELAND  
MARY B. COPELAND  
SOUR LAKE, TX 77659

88-1198  
1131 17

2305

DATE 7-08-2021

PAY TO  
THE ORDER OF Golden Home Services \$2012.00

Two thousand twelve DOLLARS

CommunityBank  
OF TEXAS  
www.communitybankoftx.com

MEMO

# 2305 \$2,012.00 7/13/2021

SOUR LAKE  
665 6TH ST  
SOUR LAKE, TX 77659-0289  
(800)275-8777

07/08/2021 03:13 PM

Product	Qty	Unit Price	Price
PM Express 1-Day Flat Rate Env	1		\$26.35

Los Angeles, CA 90010

Signature Waiver  
Scheduled Delivery Date  
Fri 07/09/2021 06:00 PMMoney Back Guarantee  
Tracking #: EJ875281553U5Insurance  
Up to \$100.00 included

Total \$0.00

Grand Total: \$26.35

Credit Card Remitted \$26.35

Card Name: VISA

Account #: XXXXXXXXXXXX6012

Approval #: 518031

Transaction #: 048

AID: A0000000031010

AL: VISA CREDIT

PIN: Not Required

Chip

\*\*\*\*\*

USPS is experiencing unprecedented volume

increases and limited employee

availability due to the impacts of

COVID-19. We appreciate your patience.

\*\*\*\*\*

Save this receipt as evidence of

ATTACHMENT C

GERALD W. COPELAND  
MARY B. COPELAND

88-1198  
1131 17

2311

SOUR LAKE, TX 77659

DATE 8-06-21

PAY TO  
THE ORDER OF

Golden Home Service America \$ 1811.<sup>00</sup>

One thousand eight hundred eleven

DOLLARS



Security Features  
Include  
Details on Back



CommunityBank  
OF TEXAS

www.communitybankoftx.com

NEMO

Gerald W. Copeland

Mary B. Copeland

NP

GERALD W. COPELAND  
MARY B. COPELAND  
SOUR LAKE, TX 77659  
DATE 8-06-21  
PAY TO Golden Home Service America \$ 1811.<sup>00</sup>  
THE ORDER OF One thousand eight hundred eleven DOLLARS  
CommunityBank  
OF TEXAS  
www.communitybankoftx.com  
NEMO  
Gerald W. Copeland  
Mary B. Copeland

# 2311 \$1,811.00 8/12/2021



FedEx Office

Address: 5775 EASTEX FWY  
BEAUMONT  
TX 77706  
Location: BPTK  
Device ID: -BTC02

FedEx Express Package(s) - Dropped Off  
791180451602 0.10 lb (S)

Total Pieces: 1

Subject to additional charges. See FedEx Service Guide  
at [fedex.com](http://fedex.com) for details. All merchandise sales final.

Visit us at: [fedex.com](http://fedex.com)  
Or call 1.800.GoFedEx  
1.800.463.3339

Aug 06, 2021 4:07:41 PM

\*\*\*\*\* WE LISTEN \*\*\*\*\*

Tell us how we're doing  
& receive a discount on your next order!  
[fedex.com/we listen](http://fedex.com/we listen) or 800-398-0242

Redemption Code: \_\_\_\_\_

\*\*\* Thank you \*\*\*

# ATTACHMENT D

**Cheung, Carla**

---

**To:** Corey Copeland  
**Subject:** RE: GHSA

Begin forwarded message:

**From:** Kourtney Cruz <[kourtney@goldenhomeservicesamerica.com](mailto:kourtney@goldenhomeservicesamerica.com)>  
**Date:** September 3, 2021 at 2:42:22 PM CDT  
**To:** [REDACTED]  
**Subject:** GHSA

Hello,

Please go ahead and see the attached documents. I have provided an invoice and return label so you can send your payment. Also per our conversation, send over three years of your tax returns, must be signed and only the 1040 pages. And please send us any mail that pertains to your home.

Thank You in advance,

---

**Kourtney Cruz** | **Processing Department**

**Golden Home Services America**

3580 Wilshire Blvd Suite # 900-39

Los Angeles, CA 90010



**Direct Line:** (213) 788-4566

Toll-Free: (800) 818-1547

Fax Number: (213) 279-2512

Email: [kourtney@goldenhomeservicesamerica.com](mailto:kourtney@goldenhomeservicesamerica.com)

Website: <https://goldenhomeservicesamerica.com>

*"This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message." Thank you for your cooperation"*



## Golden Home Services America

3580 Wilshire Blvd Suite #900-39  
Los Angeles  
90010  
(800)818-1547  
kourtney@goldenhomeservicesamerica.com

INVOICE

INV0047

DATE

Sep 3, 2021

DUE

On Receipt

BALANCE DUE

USD \$1,607.00

BILL TO

COREY W COPELAND

[REDACTED]

BRIDGE CITY

77611

[REDACTED]

[REDACTED]

DESCRIPTION	RATE	QTY	AMOUNT
09/09/21	\$1,607.00	1	\$1,607.00
SUBTOTAL			\$1,607.00
TAX (0%)			\$0.00
TOTAL			\$1,607.00
BALANCE DUE			USD \$1,607.00

ORIGIN DOZAA  
COREY COPELANDSHIP DATE: 03SEP21  
ACTWGT: 1.00 LB  
CAD: 252925376/NET4400BRIDGE CITY, TX 77611  
UNITED STATES US

TO LARRY MILLER

GOLDEN HOME SERVICES AMERICA

3580 WILSHIRE BLVD

SUITE # 900-39

LOS ANGELES CA 90010

INV: (800) 818-1547

REF:

DEPT:

RMA:

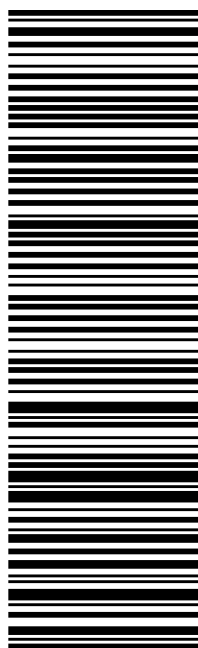


J212021070901uv

TRK# 7911 8983 1918

RETURNS MON-FRI  
\*\* 2DAY \*\*  
90010

CA-US



After printing this label:

**CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH**

1. Fold the printed page along the horizontal line.
2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on [fedex.com](https://www.fedex.com). FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.



# ATTACHMENT E



## Golden Home Services America

3580 Wilshire Blvd Suite #900-39  
Los Angeles  
90010  
(800)818-1547  
kourtney@goldenhomeservicesamerica.com

INVOICE

INV0047

DATE

Sep 3, 2021

DUE

On Receipt

BALANCE DUE

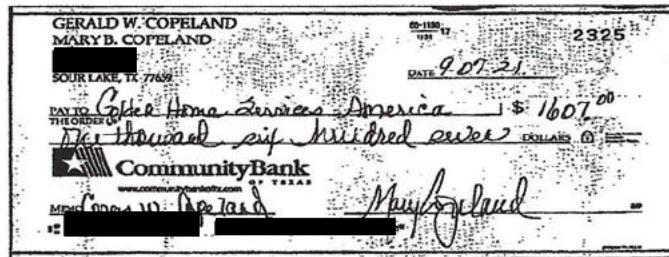
USD \$1,607.00

BILL TO

COREY W COPELAND

BRIDGE CITY

77611



# 2325 \$1,607.00 9/10/2021

DESCRIPTION	RATE	QTY	AMOUNT
09/09/21	\$1,607.00	1	\$1,607.00
SUBTOTAL			\$1,607.00
TAX (0%)			\$0.00
TOTAL			\$1,607.00
BALANCE DUE			USD \$1,607.00



Address: 5775 EASTEX FWY  
BEAUMONT  
TX 77706  
Location: APTK  
Device ID: -BTC02

FedEx Express Package(s) - Dropped Off  
791189831918 0.10 1b (M)

Total Pieces: 1

Subject to additional charges. See FedEx Service Guide at fedex.com for details. All merchandise sales final.

Visit us at: [fedex.com](https://www.fedex.com)  
Or call 1.800.GoFedEx  
1.800.463.3339

Sep 07, 2021 11:01:22 AM

\*\*\*\*\* WE LISTEN \*\*\*\*\*

Tell us how we're doing  
& receive a discount on your next order!  
[fedex.com/weListen](https://www.fedex.com/weListen) or 800-398-0242  
Redemption Code: \_\_\_\_\_

\*\*\* Thank you \*\*\*

# ATTACHMENT F

**Cheung, Carla**

---

**To:** Corey Copeland  
**Subject:** RE: Fedex label for Corey Copeland

Begin forwarded message:

**From:** Liam Hunt <[liam@goldenhomeservicesamerica.com](mailto:liam@goldenhomeservicesamerica.com)>  
**Date:** October 4, 2021 at 5:29:41 PM CDT  
**To:** [REDACTED]  
**Subject:** Fedex label for Corey Copeland

Hi Corey,

I trust this email finds you well.

Attached to this email please find a PDF file of your FedEx label.

Kindly print this label and take it to your local FedEx office to ship your payment.

Certain FedEx locations can even scan the barcode of the label directly from your smartphone device.

If you have any questions or concerns please do not hesitate to contact me.

Thank you so much and have a great day.

Sincerely

Payment amount: \$1567

---

**Liam Hunt | Billing Department**

**Golden Home Services America**

3580 Wilshire Blvd suite #900-39

Los Angeles, CA 90010



Direct Line: (213) 788-4559

Toll-Free: (800) 818-1547

Fax Number: (213) 279-2512

Email: [liam@goldenhomeservicesamerica.com](mailto:liam@goldenhomeservicesamerica.com)

Website: <https://goldenhomeservicesamerica.com>

*"This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message." Thank you for your cooperation"*

ORIGIN DOZAA  
COREY COPELANDSHIP DATE: 040CT21  
ACTWGT: 1.00 LB  
CAD: 252925376/NET4400BRIDGE CITY, TX 77611  
UNITED STATES US

TO LARRY MILLER

GOLDEN HOME SERVICES AMERICA

3580 WILSHIRE BLVD

SUITE # 900-39

LOS ANGELES CA 90010

INV: (800) 818-1547

REF:

RMA:

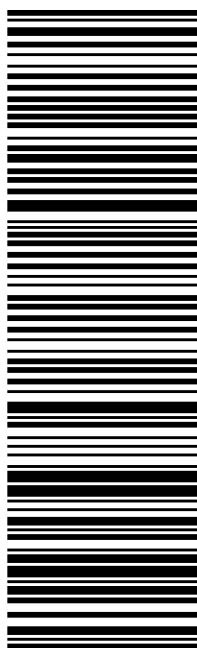
DEPT:



TRK# 7911 9486 5499

RETURNS MON-FRI  
\*\* 2DAY \*\*  
90010

CA-US



After printing this label:

**CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH**

1. Fold the printed page along the horizontal line.
2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on [fedex.com](https://www.fedex.com). FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

ATTACHMENT G



GERALD W. COPELAND  
MARY B. COPELAND

31-199  
1121

2342

SOUR LAKE, TX 77669

DATE 10-5-21

PAY TO  
THE ORDER OF

Golden Home Services \$ 1267.00  
One thousand five hundred sixty seven

DOLLARS

10



Community Bank

www.communitybankofTX.com

OF TEXAS

MEMO

Cory Copeland

Mary Copeland

1:

1:

1:



# ATTACHMENT H

**Cheung, Carla**

---

**To:** Corey Copeland  
**Subject:** RE: Prepaid return Label

Begin forwarded message:

**From:** Monica Dolen <[monica@goldenhomeservicesamerica.com](mailto:monica@goldenhomeservicesamerica.com)>  
**Date:** October 29, 2021 at 7:18:07 PM CDT  
**To:** [REDACTED]  
**Subject:** Prepaid return Label

Hello, Corey

Please see attached the prepaid return label.

**Best Regards,**

---

**Monica Dolen** | **Processing Department**

**Golden Home Services America**

3580 Wilshire Blvd Suite # 900-39

Los Angeles, CA 90010



Direct Line: (213) 224-6872

Toll Free: (800) 818-1547

Fax Number: (213) 279-2512

Email: [monica@goldenhomeservicesamerica.com](mailto:monica@goldenhomeservicesamerica.com)

Website: <https://goldenhomeservicesamerica.com>

*"This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message." Thank you for your cooperation"*

ORIGIN DOZAA  
COREY COPELANDSHIP DATE: 29OCT21  
ACTWGT: 1.00 LB  
CAD: 252925376/NET4400BRIDGE CITY, TX 77611  
UNITED STATES US

TO LARRY MILLER

GOLDEN HOME SERVICES AMERICA

3580 WILSHIRE BLVD

SUITE # 900-39

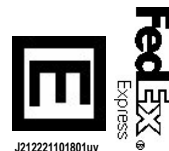
LOS ANGELES CA 90010

INV: (800) 818-1547

REF:

RMA:

DEPT:

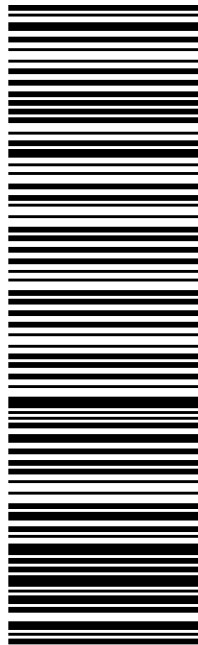


J212221101801uv

TRK# 7912 0135 2891

RETURNS MON-FRI  
\*\* 2DAY \*\*  
90010

CA-US



After printing this label:

**CONSIGNEE COPY - PLEASE PLACE IN FRONT OF POUCH**

1. Fold the printed page along the horizontal line.
2. Place label in shipping pouch and affix it to your shipment.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on [fedex.com](https://www.fedex.com). FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

# ATTACHMENT I

1 [Start of Recording]

2 **Caller:** [*inaudible*] there seems to be all these investors that are running a little bit slow. Obviously  
3 because of you know the current situation being what it is...the pandemic, um, you know, and what  
4 was it? In April, late April, early May of 2020 the federal government, that's when the federal  
5 government initiated the lockdown. So, what happened was that the mortgage companies basically  
6 were forced to close their doors, and what happened was there was a transition between May and  
7 October of last year where the loans, the servicing...

8 **Copeland:** Right.

9 **Caller:** ...went back to the actual investor.

10 **Copeland:** Ok.

11 **Caller:** And so, it had created a little delay, not only with that, but with the IRS responding...

12 **Copeland:** Yes, sir.

13 **Caller:** Uh, with respect to the 4506-T. Um, that form, just so you know, that you signed, that goes  
14 to the IRS and the IRS essentially has to send off, uh, your federal returns, uh, your manual  
15 transcripts to the ah, to the investor, to the bank.

16 **Copeland:** Right.

17 **Caller:** So, the investor can basically get the payment...

18 **Copeland:** Yes, sir.

19 **Caller:** ...uh, calculate it, and then do obviously your debt, you know your bills and stuff like that.  
20 But they can't really do it unless the IRS gives them what they need. Um, you know, so the thing is  
21 that uh, the loan and everything looks like it's in um, let's see here...

22 **Copeland:** Have, have you ever, have you done...

23 **Caller:** ... just trying...

24 **Copeland:** Have you done many of these with Freedom before?

25 **Caller:** Oh yeah!

26 **Copeland:** Ok.

27 **Caller:** I've, I've been, I've been underwriting mortgages for 23 years.

28 **Copeland:** Oh, wow. Ok.

1 **Caller:** Um... and Freedom is the agency, and just to let you know also, um Freedom is currently  
2 being sued right now by the federal government.

3 **Copeland:** Wow.

4 **Caller:** Um, yeah, just it, it has to do with um, it has to do with, uh, some mortgage fraud that they  
5 had conducted. But um, they just settled, they settled and let's see where was that? Um, two point  
6 seven billion, this one is, this one is the most recent... and there was a national settlement, uh ...

7 **Copeland:** Ok.

8 **Caller:** And basically, the settlement is another reason why, \$650 billion is what Freedom  
9 Mortgage is obligated to pay out...

10 **Copeland:** Wow.

11 **Caller:** ...to homeowners across the U.S....

12 **Copeland:** Wow.

13 **Caller:** So, you know, with these lawsuits and stuff like that...

14 **Copeland:** Slows it down a little, huh?

15 **Caller:** Because they're just a, yeah, they're just a collection agency. But there was a lot of fraud,  
16 you know, that had transpired. Nothing to do with you, it just, these mortgage companies, they're  
17 just collection agencies so legally at the end of the day, their legal, um, responsibility is to just call,  
18 and collect on the debt that they're servicing, that's it. And they will use any means to do that. They  
19 threaten homeowners. They've been caught um, you know, and they've been fined, and you know  
20 there is a settlement.

21 **Copeland:** Yes, sir.

22 **Caller:** Um, now, the settlement stuff like that, we don't what the extent of what you're going to be  
23 awarded.

24 **Copeland:** Yeah.

25 **Caller:** Um, but this investor does have the loan in place right now, and it's a matter of him  
26 finalizing everything. Um, you know the initial distribution for the monetary portion, uh, was  
27 supposed to happen in August of this year...

28 **Copeland:** Yes, sir.

1 **Caller:** Um, so it is taking some time because not only does Freedom have to do that, they you  
2 know, they have to comply with the long laundry list of, of, um, things.

3 **Copeland:** Right.

4 **Caller:** But as far as I know, there's a, there was an update that was done just yesterday. Oh no, it  
5 wasn't an update...

6 **Copeland:** There was a...

7 **Caller:** Well, well on our side, on our side.

8 **Copeland:** Ok.

9 **Caller:** There was basically signed off on the loan submission package, um. Your loan is current.  
10 And just, so, it was the monthly mortgage payments, and here's the thing, um...

11 **Copeland:** Did you, did you see the letter?

12 **Caller:** Listen, you...

13 **Copeland:** Did you see where I paid them?

14 **Caller:** Yes.

15 **Copeland:** The date?

16 **Caller:** The payment, yeah. So, here's the thing. The payments, that is what was keeping your loan  
17 current, um, with the investor and with the federal government. Your loan was being reported  
18 current each and every month, um, even though you have a statement that says you're eleven  
19 thousand dollars behind, uh, that's all part of the CARES Act, and that's something that the investor  
20 forgives automatically under the CARES Act.

21 **Copeland:** Ok.

22 **Caller:** Your payments each and every month that you were sending in up until recently, that's what  
23 was keeping your loan current... with the investor and with the federal government.

24 **Copeland:** Ok.

25 **Caller:** So, the thing is that with payments not being received anymore...

26 **Copeland:** No...

27 **Caller:** ...the investor will basically re-evaluate, um...

28 **Copeland:** ...you'll receive...



1 **Caller:** ...you know, the status.

2 **Copeland:** You'll receive my payment. You'll super receive it Monday. I was just, I was just  
3 waiting to hear, cause how a girl explained it the other day, and I know they just, they, you gotta  
4 hire what you gotta hire, you know, these days. But the girl...

5 **Caller:** Yeah.

6 **Copeland:** ...she didn't explain it like that. She said that the stuff that I was paying was going for  
7 services, not towards my house at any, at any way... [*inaudible*].

8 **Caller:** Yeah, I know, because that, we've already settled that amount. So that amount and  
9 everything is settled. So essentially what's going to happen at the end of the day, um, you're gonna  
10 get a new loan. The maturity date will stay the same. So, the things that are going to change are the  
11 lowered interest rate, lowered monthly mortgage payment, and the lowered monthly mortgage  
12 balance.

13 **Copeland:** Ok.

14 **Caller:** Now the payments that you're making to us because we're servicing it through this  
15 process...

16 **Copeland:** Yes, sir.

17 **Caller:** ...that does keep your loan current and in good standing...

18 **Copeland:** Ok.

19 **Caller:** ...with us, with the, you know, with the credit unions, everything.

20 **Copeland:** Ok. Ok.

21 **Caller:** So, what I'm gonna do is... aw, my computer just... aw, jeez. It's already on a Friday.

22 **Copeland:** Yeah, I hear ya, man.

23 **Caller:** Here we go. Yeah, the computer just, it just does not wanna function...

24 **Copeland:** It's ready to shut off for the weekend.

25 **Caller:** Yeah. Ok. Alright, so what I'm gonna do, is I'm just gonna notate...

26 **Copeland:** Cause I did make a payment, I did, my first payment was on the eighth of July.

27 **Caller:** Yeah, and that's where everybody is confused because there was no notes, at all...

28 **Copeland:** Ok.

1 **Caller:** ...of other than the payment was received. So, they're gonna do that because it's basically  
2 it's set up...

3 **Copeland:** Ok.

4 **Caller:** ...and it's like on a calendar. It's like on a timer. So, it just comes up automatically. It auto-  
5 populates...payment due...

6 **Copeland:** Ok.

7 **Caller:** ... please remind, you know, please remind client, you know, that monthly mortgage  
8 payment is due, that type of deal. That's the reason why they call.

9 **Copeland:** No they...

10 **Caller:** They're not calling just to call.

11 **Copeland:** No, they didn't call.

12 **Caller:** They're calling because it's a rem... yeah, it's a reminder...

13 **Copeland:** I, I called, I just called the automated system the other day, just to, just for the hell of it.  
14 It's just an automated system that said...

15 **Caller:** Yeah, yeah.

16 **Copeland:** ...eleven thousand dollars, bye.

17 **Caller:** Yeah, so um. What I'm gonna do is...

18 **Copeland:** I appreciate everything y'all do. I really do.

19 **Caller:** Ok... [audible typing] Ok, alright. Perfect. So, I just went ahead and notated it that you  
20 should [inaudible].

21 **Copeland:** What's that?

22 **Caller:** Hello?

23 **Copeland:** Yes, sir. Can you hear me?

24 **Caller:** Oh, yeah. Yeah. Ok, so I just went ahead and I notated it. Like I said there'll be another  
25 update in about ten days, ok?

26 **Copeland:** Ok. So then, in ten days we'll know a little bit more how, we're goin and all ...

27 **Caller:** Yeah. Yeah.

28 **Copeland:** Ok, that sounds good man...

1 **Caller:** We'll have a little bit more...

2 **Copeland:** ...well, I'll continue on.

3 **Caller:** Ok. Great. Take care. Bye.

4 **Copeland:** I sure appreciate your time.

5 **Caller:** Yep.

6 **Copeland:** Thank you, sir.

7 **Caller:** Alright. Have a good one.

8 **Copeland:** Yes, sir.

9 **Caller:** Bye bye.

10 [End of Recording]

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